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ATTORNEY DOCKET
NO. 2771CON

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Martin P. Madden)
SPECIAL NO.: New Application (continuation))
FILED: November 13, 2001) Group No.: 2765
FOR: SYSTEM AND METHOD FOR) Examiner: _____
IMPLEMENTING A MORTGAGE PLAN) Attorney Docket
No.: 2771CON

PRELIMINARY RULE 115 AMENDMENT

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Sir:

Please accept this Preliminary Amendment, prior to the receipt of any Office Action in
this continuation application of Serial No. 09/298,767, filed April 23, 1999, now U.S. Patent No.

_____. A Supplemental Information Disclosure Statement is concurrently filed herewith.

IN THE SPECIFICATION:

Delete page 5, line 17 through page 6, line 12, and insert the following in its place:

The return on a mortgage, or any investment, is measured by the average
annual cash flow to the investor (adjusted for time and risk) relative to the amount